

sending a request from said client software to said second computer; and
sending value-bearing information from said second computer to said first
computer in response to said request, while said communication link is continuous.

2. (ONCE AMENDED) The method of claim 1 wherein said value-bearing
information is used for printing an image.

3. (ONCE AMENDED) The method of claim 2 wherein said request
comprises encrypted data.

4. (ONCE AMENDED) The method of claim 3 wherein said value-bearing
item information comprises encrypted data.

5. (PLEASE CANCEL)

6. (ONCE AMENDED) The method of claim 3 wherein said value-bearing
information comprises an image of a postal indiciu.

7. (ONCE AMENDED) The method of claim 6 wherein said request
comprises a postage amount.

8. (PLEASE CANCEL)

9. (PLEASE CANCEL)
10. (ONCE AMENDED) The method of claim 1 wherein said sending said request is in response to a command from a user.
11. (PLEASE CANCEL)
12. (ONCE AMENDED) The method of claim 7 wherein said second computer comprises a database containing user information.
13. (ONCE AMENDED) The method of claim 12 wherein said user information comprises financial information associated with said user.
14. (ONCE AMENDED) The method of claim 13 wherein said sending a request to said second computer further comprises accessing said user information to verify fund availability to cover said postage amount.
15. (PLEASE CANCEL)
16. (PLEASE CANCEL)

17. (PLEASE CANCEL)
18. (ONCE AMENDED) The method of claim 14 wherein said value-bearing information comprises disabling the print spooler of a printer connected to said first computer.
19. (ONCE AMENDED) The method of claim 18 further comprising said client software sending a print command to said printer when said communication link disconnects.
20. (ONCE AMENDED) The method of claim 1 wherein said value-bearing information comprise ticket information.
21. (ONCE AMENDED) The method of claim 20 wherein said request comprises a ticket price.
22. (PLEASE CANCEL)
23. (ONCE AMENDED) The method of claim 1 wherein said second computer sends a permission to said first computer in response to said request, said second computer accessing a user's financial information to verify funds availability.

24. (ONCE AMENDED) The method of claim 1 wherein said value-bearing information comprise check information.

25. (ONCE AMENDED) The method of claim 24 wherein said request comprises a check amount.

26. (PLEASE CANCEL)

27. (ONCE AMENDED) The method of claim 1 further comprising:
accessing a user's financial information to verify funds availability to cover said value-bearing information;
sending a permission to said first computer.

28. (ONCE AMENDED) The method of claim 1 wherein said value-bearing information comprises coupon information.

29. (ONCE AMENDED) The method of claim 28 wherein said request comprises a coupon amount.

30. (PLEASE CANCEL)

31. (ONCE AMENDED) The method of claim 1 wherein said information comprises certificate information.

32. (ONCE AMENDED) A secure on-line postage metering method comprising:

establishing a communication link between a user computer and a vendor computer;

providing a printer connected to said user computer;

executing an on-line postage metering software on said user computer wherein said on-line postage metering software determines if said communication link between said first computer and said second computer is continuous;

terminating said on-line postage metering software when said communication link is not continuous;

said on-line postage metering software sending a request for a print authorization to said vendor computer;

said vendor computer accessing a database to verify fund availability to cover said request;

said vendor computer sending data elements for a postage indicium to said first computer as a response to said request;

said on-line postage metering software sending a postage indicium graphic associated with said data elements to said printer.

33. (ONCE AMENDED) The method of claim 32 wherein said online postage metering software sending a request comprises encrypting said request.

34. (ONCE AMENDED) The method of claim 32 wherein said vendor computer sending said response further comprises encrypting said response.

35. (PLEASE CANCEL)

36. (ONCE AMENDED) The method of claim 32 further comprising:
said on-line postage metering software disabling a print spooler of said printer.

37. (PLEASE CANCEL)

38. (PLEASE CANCEL)

39. (ONCE AMENDED) The method of claim 32 wherein said on-line postage metering software sending said request for said print authorization is in response to a command from a user.

40. (PLEASE CANCEL)

41. (ONCE AMENDED) The method of claim 32 further comprising said on-line postage metering software sending a print cancel command to said printer if said communication link is interrupted.

42. (ONCE AMENDED) A secure on-line postage management method comprising:

establishing a secure continuous communication link between a client system and a server system;

said client system processing a user request for obtaining an indicium;

said client system securely communicating said user request to said server system;

said server system processing said user request;

said server system securely communicating to said client system a response to said user request;

said client system processing said response to obtain said indicium;

said client system obtaining said indicium.

43. (ONCE AMENDED) The method of claim 42 wherein said client system securely communicating with said server system comprises:

authenticating a user by establishing a secured communication link between said client system and said server system and verifying the authenticity of information exchanged;

continuously monitoring said secured communication link to verify said authenticity of information exchanged.

44. (ONCE AMENDED) The method of claim 43 wherein said authenticating a user comprises:

said client system obtaining a password;
securely sending said password to said server system;
said client system issuing a challenge to said server system;
said server system modifying said challenge cryptographically;
said client system verifying said modified challenge for proper authentication of the communication.

45. (ONCE AMENDED) The method of claim 44 wherein said sending said password comprises sending said password to said server using triple Data Encryption Standard (DES) of the SSL Internet protocol, thereby establishing an SSL triple DES communication session between said client system and said server system.

46. (ONCE AMENDED) The method of claim 45 wherein said client system issuing a challenge comprises issuing a 64 bit random number to said server system.

47. (ONCE AMENDED) The method of claim 46 wherein said server modifying said challenge comprises said server system digitally signing said challenge using a cryptographic module and a private key associated with said server system.

48. (ONCE AMENDED) The method of claim 47 wherein said client system verifying said modified challenge comprises using a public key corresponding to said private key associated with said server system to verify said digital signature of said challenge.

49. (ONCE AMENDED) The method of claim 43 wherein said continuously monitoring said communication link comprises:

said server system retrieving a password associated with said client system;
generating a message authentication code using said password associated with said client system;
sending said message authentication code and a challenge to said client system;
said client system verifying said authentication code using said challenge and said password associated with said client system.

50. (ONCE AMENDED) The method of claim 49 wherein said retrieving said password further comprises:

retrieving said password from a database;
decrypting said password if said password is encrypted.

51. (UNCHANGED) The method of claim 50 wherein said message authentication code is generated using a password associated with said client system.
52. (ONCE AMENDED) The method of claim 42 wherein said secure continuous communication link between client system and server system is established through a firewall.
53. (UNCHANGED) The method of claim 42 wherein said continuous and secure communication between client system and server system is established via the Internet secure sockets layer (SSL) protocol.
54. (ONCE AMENDED) The method of claim 42 wherein said server system processing said user request takes place in a public network and a private network included within said server system.
55. (UNCHANGED) The method of claim 54 wherein said public network processes user requests independently from said private network to protect the integrity of said server system.
56. (UNCHANGED) The method of claim 42 wherein communication between client system and server system is encrypted.

57. (ONCE AMENDED) The method of claim 42 wherein communication between client system and server system is encrypted by a United States Postal Service compliant cryptographic device.

58. (ONCE AMENDED) The method of claim 42 further comprising the step of disabling said client system from obtaining said indicium if said secure and continuous communication between client system and server system is discontinued.

59. (ONCE AMENDED) The method of claim 54 wherein said private network processes user requests for making payments.

60. (ONCE AMENDED) The method of claim 59 wherein said private network processes user requests for making payments further comprises communicating with a financial management system for verification of availability of funds and fund transfer.

61. (ONCE AMENDED) The method of claim 42 further comprising said server system communicating with the United States Postal Service Central Meter Licensing System (USPS CMLS) for processing of user licensing information.

62. (ONCE AMENDED) The method of claim 61 further comprising registering a user.

63. (ONCE AMENDED) An on-line postage system for processing of user requests and obtaining postage indicia comprising:

a client system for interfacing with a user;

a server system in continuous and secure communication with said client system, comprising:

a communication server for communicating with client system;

a database server for storing user information;

a transaction server for processing of requests communicated to said server system by said client system;

a firewall for ensuring the integrity of said server system against potential unauthorized access;

a cryptographic device for encrypting communication between said client system and said server system;

a communication link with the United States Postal Service Central Meter Licensing System (USPS CMLS) for licensing of a user;

a communication link with a financial management system for processing user payments.

64. (ONCE AMENDED) The on-line postage system of claim 63 further comprising a system software down-loadable from said server system to said client system.

65. (ONCE AMENDED) The on-line postage system of claim 63 wherein said server system is accessible through an Internet portal.

66. (ONCE AMENDED) The on-line postage system of claim 63 wherein said client system interfaces with at least one user.

67. (ONCE AMENDED) The on-line postage system of claim 63 wherein said client system comprises administration software to monitor at least one client system.

68. The method of claim 42 wherein said client system obtaining said indicium comprises:

maintaining a continuous communication link between said client system and said server system; and

retrieving said indicium from said server system.

69. A method comprising:

establishing a continuous communication link between a client system and a server system, wherein said client system comprises client system software;

said client system software, presenting one or more options for submitting at least one payment;

submitting said at least one payment to said server system software while said continuous communication link persists;

adding postage value corresponding to an amount of said at least one payment to a user account.

70. The method of claim 69 further comprising:

deducting said amount from said user account.

71. The method of claim 70 wherein said deducting is performed upon authorization from said user.

72. The method of claim 69 wherein said payment comprises credit card data.

73. The method of claim 69 wherein said payment comprises electronic funds transfer data.

74. A computer program product comprising:

a computer readable medium having computer readable program code embodied therein, said computer readable program code configured to:

establish a continuous communication link between a client system and a server system, wherein said client system comprises client system software configured to present one or more options for submitting at least one payment;

submit said at least one payment to said server system software while said continuous communication link persists;

credit postage value corresponding to an amount of said at least one payment to a user account.

75. The computer program product of claim 74 further comprising computer readable program code configured to deduct said amount from said user account.

76. The computer program product of claim 74 wherein said deducting is performed by said computer readable program code upon authorization from said user.

77. The computer program product of claim 74 wherein said payment comprises credit card data.

78. The computer program product of claim 74 wherein said payment comprises electronic funds transfer data.

79. The computer program product of claim 74 wherein said continuous communication link utilizes Internet protocols to transfer data.

80. The computer program product of claim 74 wherein said client system software prohibits transmission if said continuous communication link fails authentication.

81. The computer program product of claim 74 wherein data transmitted between said client system software and said server system software comprises encrypted information.

82.-238. (CANCELED)